

INVESTIGATION OF CONSUMER CROSS-BORDER E-COMMERCE SHOPPING IN CHINA USING THE THEORY OF EAM

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ABSTRACT

Given that China's cross-border e-commerce (CBEC) industry has garnered significant attention from various overseas suppliers, this study aims to explore the CBEC shopping patterns of domestic Chinese consumers. The objective of the study is to integrate the theory of the e-commerce acceptance model (EAM) and multi-target trust to forecast the cross-border e-commerce shopping (CBECs) behavior of domestic Chinese consumers. PLS-based structural equation modeling analysis indicates that the CBECs intention is significantly influenced by perceived usefulness, perceived ease of use, and perceived risk. With regard to multi-target trust, seller trust impacts perceived risk and ease of use, whereas logistics trust influences perceived usefulness and perceived ease of use. Platform trust influences both seller trust and logistics trust. These results contribute to the advancement of CBEC literature and practices.

Keywords: cross-border E-commerce; E-commerce acceptance model; multi-target trust; perceived risk

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INTRODUCTION

CBEC refers to the practice of purchasing products online from vendors located in different nations (Kim et al., 2017). International trade through this subset of electronic commerce has gained significant traction in recent years (Hazarika and Mousavi, 2022). In contrast to domestic e-commerce, CBEC encounters numerous policy, tariff, and linguistic obstacles that are absent in the former (Valarezo et al., 2018; Zhu et al., 2023) but enables enterprises that were not inherently digital or global to capitalize on the digital industrial revolution by penetrating unexplored global markets (Elia et al., 2021). The One Belt-One Road Initiative launched by China has presented foreign vendors with fresh opportunities to enter or grow in Chinese markets by implementing the CBEC model (Mou et al., 2019). CBEC platforms headquartered in China (e.g., Alibaba, Net Ease Kaola, JD Worldwide, Vipshop Global, Amazon, and Pinduoduo) provide a great convenience for foreign brand suppliers to reach out to local Chinese consumers (Zhu et al., 2019; Mou et al., 2020a). It is critical to acquire knowledge regarding the CBEC shopping (CBECS) of domestic Chinese consumers (Baek et al., 2019).

CBECS behavior across different regions has been investigated by various scholars. Identified factors influencing CBECS behavior include demographic characteristics and technological proficiency (Valarzeo et al., 2018), prior CBECS platform experience and perceived service quality (Han et al., 2018), low prices and unique goods selection (Wagner et al., 2016; Han et al., 2018; Huang and Chang, 2018; Mou et al., 2020a), trust and network structure (Huang & Chang, 2018; Chen & Yang, 2021), and cognitive effort (Mou et al., 2020b; Jian, 2023). Different from prior studies, this paper investigates CBECS behavior in China by expanding the theory of the e-commerce acceptance model (EAM) with multi-target trust. E-commerce shopping is a nature in which customers need considerable participation in information technology and the Internet (Zhou et al., 2007). EAM, as proposed by Pavlou (2003), integrates TAM, trust perception, and perceived risk to predict e-commerce shopping behavior. The technology acceptance model (TAM) has demonstrated a powerful ability to predict online shopping behavior (Haryanti and Subriadi, 2020). In addition, due to the unpredictability of the online environment,

trust and risk characteristics have been widely used to forecast consumer online purchasing behavior (Mou et al., 2017). Furthermore, scholars (e.g., Shankar et al., 2002; Teo et al., 2008) have pushed for a multi-stakeholder approach to understanding online trust, such as website trust and seller trust (Baek et al., 2018; Mou et al., 2020a). As far as we know, no studies have used the EAM framework and multi-target trust to predict CBECS behavior.

Against this backdrop, this study seeks to investigate CBECS behavior in China with the EAM framework. Furthermore, we extend the generic concept of trust into three distinct objects (e.g., platform trust, seller trust, and logistics trust) by accounting for the unique context of B2C-based CBEC (Zhu et al., 2019; Mou et al., 2020a; Jian et al., 2022). This study has the potential to contribute to the growing body of knowledge on CBEC, as well as provide useful recommendations for international retail personnel looking to express acquisition and trust to domestic Chinese shoppers properly.

LITERATURE REVIEW

EAM Framework

The theory of EAM incorporates TAM factors (i.e., perceived usefulness and ease of use) and constructs of trust and risk into the nomological structure of the theory of reasoned action (TRA) (Pavlou, 2003). First, behavioral intention is proposed as the proximal determinant of behavior in TRA (Ajzen & Fishbein, 1980). The intention of consumers to engage in CBEC refers to the likelihood that consumers will make purchases via CBEC and is a crucial predictor of CBECS behavior (Wanger et al., 2016). To make a purchase decision, consumers develop a genuine need for a product, obtain information about the product through various channels such as product descriptions, and evaluate the overall utility of the information received (Law et al., 2016). Studies have identified a positive relationship between shopping intention and actual online shopping behavior (e.g., Ou et al., 2021; Jian et al., 2022). Therefore, the first proposed hypothesis is as follows:

H1: CBECS intention is positively related to CBECS behavior.

Second, perceived usefulness and perceived ease of use are two of the theoretical constructs proposed by TAM as primary determinants of

technology acceptance intention and behavior (Haryanti and Subriadi, 2020). For e-commerce acceptance, perceived usefulness refers to the extent to which consumers believe a particular technology can facilitate the transaction process, while perceived ease of use refers to the extent to which consumers consider using a specific technology would be effortless (Pavlou, 2003). TAM factors have also been used to predict e-commerce shopping in which consumers need considerable involvement with information technology (e.g., Gefen et al., 2003; Wu and Song, 2021). Cui et al. (2019) found that TAM factors can positively influence CBEC intention. Therefore, the following hypotheses are proposed:

H2: Perceived usefulness is positively related to CBEC intention.

H3: Perceived ease of use is positively related to CBEC intention.

H4: Perceived usefulness is positively related to perceived ease of use.

Third, the theory of EAM proposes that perceived risk can inhibit consumers to get involved in e-commerce. Perceived risk refers to the likelihood of incurring a negative outcome while attempting to achieve a positive one (Mou et al., 2015). CBEC intention may be influenced negatively by the environmental risks generated by the unpredictability of the Internet and the behavioral risks posed by international sellers who have the opportunity to act opportunistically (Zhou et al., 2007). According to Nguyen (2022), monetary and privacy losses surround CBEC due to its open character as a transaction infrastructure and its worldwide nature. Empirical research supports the direct relationship between perceived risk and CBEC intention (Nguyen, 2022; Mou, 2020b; Mou et al., 2015). Therefore, the following hypothesis is proposed:

H5: Perceived risk is negatively related to CBEC intention.

Multi-target Trust

Although EAM theory generalizes the construct of trust, which is evaluated in relation to the trustee and circumstances (Gefen et al., 2003), scholars have pushed for a multi-stakeholder approach to understanding online trust (e.g., Shankar et al., 2002; Teo et al., 2009). For example, Pavlou and Fygenson (2006) divided

trust into trust for acquiring information and trust for product purchase, and Hsu et al. (2014) defined four forms of trust depending on the referents of trust in an e-commerce scenario. In the context of B2C-based CBEC transactions, this study has identified three trust targets: CBEC platform, seller, and logistics. Platform trust refers to shoppers' confidence in the reliability, honesty, and good intentions of the CBEC platform they ultimately decide to use for their purchases (Mou et al., 2020a). Seller trust refers to shoppers' faith in the reliability, honesty, and good intentions of the product provider they ultimately decide to buy from (Zhu et al., 2019; Huang and Chang, 2019). Logistics trust refers to shoppers' confidence in the reliability, honesty, and good intentions of the logistics service they ultimately decide to use (Jian et al., 2022).

First, trust has historically played a crucial role in leading consumers to anticipate positive outcomes from their transactions (Teo et al., 2009). The high level of uncertainty in CBEC has increased the significance of trust (Mou et al., 2015). Consumers' gratification and purchase intention are determined by their trust in the overall service quality of the CBEC platform, sellers, and logistics (Lee and Lin, 2005; Utz, 2011). Zhu et al. (2019) found that increasing the level of ability, benevolence, and integrity of the CBEC platform and sellers can increase perceived satisfaction and shopping intention. Based on the preceding arguments, the following hypotheses are proposed:

H6a: Platform trust is positively related to CBEC intention.

H6b: Seller trust is positively related to CBEC intention.

H6c: Logistics trust is positively related to CBEC intention.

Second, it is argued that increased levels of trust, as well as specific beliefs regarding the CBEC platform, seller, and logistics, are also associated with increased levels of perceived usefulness and perceived ease of use (Gefen et al., 2003). Interaction with these interfaces necessitates that consumers deal with the social complexity embedded in the interaction and take psychological measures to reduce it. Trust not only ensures that consumers receive the expected useful information but also reduces the need for the consumer to comprehend, monitor, and control the situation (Pavlou, 2003). Trust should increase the perceived usefulness and

ease of use of the interaction through the CBEC platform by enhancing the ultimate benefits, in this case, receiving the expected products or services from an honest, caring, and competent seller. Wu and Song (2021) found that trust has been incorporated into TAM in a variety of contexts, including the e-commerce setting. Ha and Stoel (2009) identified the positive effects of trust on the perceived usefulness and ease of use in online purchasing. In a CBEC context, platform trust will result in shorter browsing times and less detailed information processing, seller trust will guarantee consumers gain expected useful interactions, and logistics trust will enable consumers to obtain expected utility and convenience (Zhu et al., 2019; Jian et al., 2022; Mou et al., 2020a). Consequently, we offered the following hypotheses:

H7a: Platform trust is positively related to perceived usefulness.

H7b: Seller trust is positively related to perceived usefulness.

H7c: Logistics trust is positively related to perceived usefulness.

H8a: Platform trust is positively related to perceived ease of use.

H8b: Seller trust is positively related to perceived ease of use.

H8c: Logistics trust is positively related to perceived ease of use.

Fourth, when consumers are self-confident about engaging in activities related to information seeking, online purchasing, and product transporting in the context of CBECs, they should feel positive about their behavioral control over this kind of shopping (Han et al., 2018). Consumers' greatest concern when purchasing online is being defrauded by e-retailers and having their personal information leaked (Jian et al., 2021). E-commerce cannot function without the confidentiality and preservation of sensitive personal and financial information. When uncertainty or risk is present, trust serves as a risk-mitigating complement (Mou et al., 2020b). Research has observed the negative relationship between trust and perceived risk in the context of e-commerce (Pavlou, 2003; Ou et al., 2022; Glover and Bendasat, 2010). On the basis of the preceding arguments, we offered the following hypotheses:

H9a: Platform trust is negatively related to perceived risk.

H9b: Seller trust is negatively related to perceived risk.

H9c: Logistics trust is negatively related to perceived risk.

Finally, the core of CBECs is a discrete and distinct interaction with the seller, its platform, and its logistics interface (Hazarika and Mousavi, 2022). According to trust transfer theory, a trustor's initial trust in a source is based on the trust already embedded in a related target, such as similarity or commercial ties (Stewart, 2003). If two objects (i.e., source and target) have external connections, they will be perceived as the cue source, and trust will be transferred. In CBECs, consumers first select a platform and then stick with the merchants and logistics services provided by that platform (Zhu et al., 2023). A recent study by Mou et al. (2020a) demonstrated a correlation between consumer trust in the CBEC website and seller trust. Therefore, we offered the following hypotheses:

H10a: Platform trust is positively related to seller trust.

H10b: Platform trust is positively related to logistics trust.

Figure 1 displays the proposed research paradigm for this study. In accordance with EAM (Pavlou, 2003), we also controlled demographic variables (e.g., gender, age, and education) and prior online shopping satisfaction.

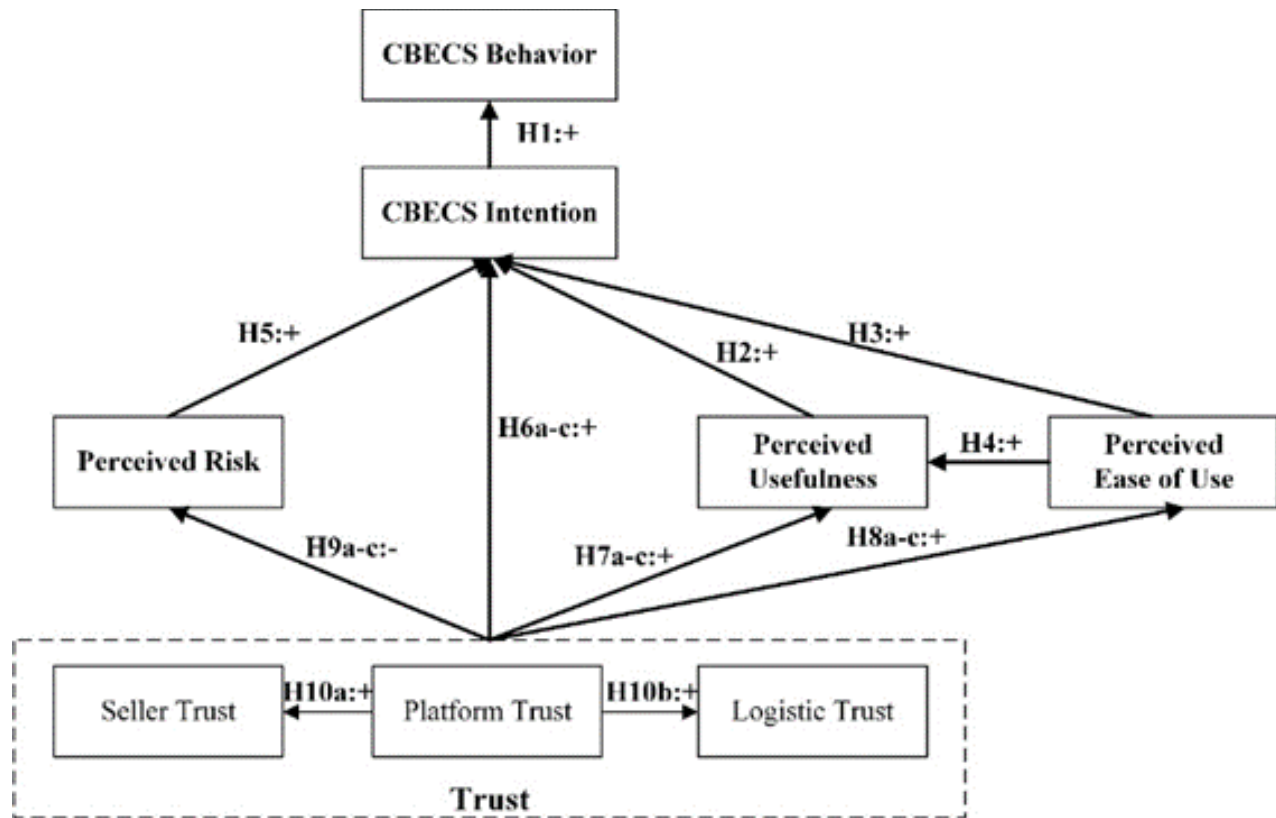


Figure 1: Proposed CBECS Acceptance Model

Source: author's work

METHODOLOGY

Measure

Measures were derived from previously validated scales. The scales utilized for measuring CBECS intention (CBECSI), perceived usefulness (PU), and perceived ease of use (PEOU) were derived from the original research conducted by Pavlou (2003). Four items used by Ou et al. (2022) were employed to assess perceived risk (PR). The measurement for platform trust (PT) was derived from the scale developed by Mou et al. (2020a), seller trust (ST) by Huang and Chang (2019), and logistics trust (LT) by Jian et al. (2022). In addition, a single standardized item was used to measure the dependent variable of actual CBECS behavior (Pavlou, 2003). This item assessed the frequency of using the platform for product purchases over the past six months. Control factors like gender, education level, age, and income level were gathered. The frequency of users' online shopping and their previous online buying experiences were also obtained. The control variable scales are not given due to limitations in

available space. The appendix displays the final instruments.

Dataset

Domestic Chinese consumers who have experience with CBECS in the business-to-consumer (B2C) sector were targets. Data collection was conducted via the WJX website (wjx.com), which is recognized as the largest research data collection platform in China. This platform enables the random distribution of questionnaires to users (Huang et al., 2022). A threshold inquiry was posed: "Please indicate which of the following platforms you frequently utilize?" We provided the top eight B2C cross-border e-commerce platforms for participants to choose from. The participants were also to specify platforms that were not included. The data collection period for the questionnaire spanned from September to December 2022. Finally, a total of 647 individuals successfully participated in the research; 71.4% of the participants were women, which is consistent with the research by Bake et al. (2019). More

than 90% of the participants were between 18 and 35 years old, and more than half of the participants identified as university students.

RESULTS AND DISCUSSION

Common Method Bias

A uniform interval scoring system for all items in the questionnaire raises concerns about the common method bias (CMB). We used multiple techniques to address and assess CMB in the dataset. Initially, anonymous questionnaires and randomization of questions were employed to mitigate the influence of common scale features (Podsakoff et al., 2012). Second, principal component analysis was performed and found that the cumulative contribution of the six components explained 68.8% of the overall variance and the most substantial factor contributed to 42.3% of the total variation, suggesting that CMB in the sample may not pose a significant concern (Shiau et al., 2020). Third, the PLS marker variable approach was also used to assess CMB. The construct of life satisfaction with three indicators was selected from an irrelevant sample. The mean correlation between

the marker items and the study items was computed, yielding a mean correlation value of 0.049, suggesting that CMB does not provide a significant risk (Podsakoff et al., 2012).

Measurement Model

The partial least squares (PLS) approach was chosen as the analytical technique due to the characteristics of the dataset's measurement scales, sample size, and residual distribution (Shiau et al., 2020). Confirmatory factor analysis with the Smart-PLS 4.0 program was conducted to assess reliability, internal consistency, and discriminant validity. Table 1 and the Appendix shows that factor loadings for each item are above the recommended threshold of 0.7, the composite reliability (CR) and Cronbach's alpha (CA) coefficients ranged from 0.818 to 0.942, and the average variance extracted (AVE) exceeds 0.5 (Shiau et al., 2020). Additionally, the square root of the AVE exceeds the inter-construct correlation, suggesting acceptable discriminant validity (Shiau et al., 2020; see Table 2).

Table 1: CA, CR, AVE

Variable and Indicator	CA	CR	AVE
<i>CB ECS Intention (CB ECSI)</i>	0.84	0.84	0.76
<i>Perceived Usefulness (PU)</i>	0.94	0.94	0.85
<i>Perceived Ease of Use (PE)</i>	0.92	0.92	0.82
<i>Perceived Risk (PR)</i>	0.83	0.83	0.66
<i>Platform Trust (PT)</i>	0.86	0.86	0.78
<i>Seller Trust (ST)</i>	0.81	0.82	0.73
<i>Logistics Trust (LT)</i>	0.88	0.88	0.81

Source: author's work

Table 2: Correlation and the square root of AVE

	CI	PU	PE	PR	PT	ST	LT
CB ECS intention (CI)	0.872						
Perceived usefulness (PU)	0.802	0.922					
Perceived ease of use (PE)	0.671	0.803	0.904				
Perceived risk (PR)	-0.439	-0.438	-0.394	0.812			
Platform trust (PT)	0.458	0.6	0.639	-0.412	0.882		
Seller trust (ST)	0.497	0.622	0.669	-0.458	0.768	0.857	
Logistic trust (LT)	0.525	0.664	0.671	-0.382	0.808	0.722	0.898

Note: Diagonal elements are the square root of AVE

Source: author's work

Structural Model

With the Smart-PLS 4.0 program, the maximum likelihood estimation and the bootstrap sampling technique (2000 resamples) were used to assess the statistical significance of the path coefficients. As shown in Figure 2, the estimated value for the explained variance (R^2) for CBECSI and CBECSB is 66.4% and 39.1%, respectively. Specifically, H1 examines the effects of CBECSI on actual CBECS behavior with a coefficient of 0.625 and a significance level of 0.001. CBECSI can act as a predictor for determining actual CBECS behavior. H1 is supported. H2 examines the effects of PU on CBECSI with a coefficient of 0.705 and a significance level of 0.001. CBECSI will increase if consumers perceive that CBECS can provide instrumental utility. H2 is supported. H3 examines the effects of PE on CBECSI with a coefficient of 0.102 and a significance level of 0.05. CBECSI will increase if consumers perceive that CBECS is convenient and effortless. H3 is supported. H4 examines the relationship between PU and PE with a coefficient of 0.631 and a significance of 0.001. The simplicity of CBECS increases consumers' perception of its usefulness. H4 is supported. At the current time, the findings suggest that TAM elements continue to be major drivers of consumers' intent to shop via cross-border e-commerce. Consumers benefit from CBECS in several ways, including affordable prices and a selection of items that are not only varied but also distinctive (Wagner et al., 2016; Huang and Chang, 2018).

The fifth hypothesis examines the effects of PR on CBECSI. According to Figure 2, PR is related to CBECSI with a coefficient of -0.116 and a significance level of 0.01. H5 is supported. In CBECS, consumers are concerned that international retailers will deceive them and that their personal information will become public. The fact that buyers and sellers are physically separated from one another can generate language obstacles, legal system barriers, delivery barriers, and customs rules, causing the lack of formality in CBEC. Recent investigations have also come to the same conclusions (Hazarika and Mousavi, 2022; Zhu et al., 2023). Perceptions of risk can operate as a mediator between the leniency of return policies and CBECSI (Shao et al., 2022).

The sixth hypothesis examines the effects of multi-target trust on CBECSI. Figure 2 demonstrates that PT, ST, and LT do not generate direct impacts on CBECSI, and so H6a, H6b, and H6c are not supported. The seventh hypothesis examines the effects of multi-target trust on PU. According to Figure 2, LT is positively related to PU with a coefficient of 0.195 and significance of 0.001, but PT and ST are not significantly related to PU. H7a and H7b, therefore, are not supported, but H7c is. Useful information about the platform and seller does not improve PU. The eighth hypothesis examines the effects of multi-target trust on PE. Figure 2 shows that ST and LT are significantly related to PE with coefficients of 0.336 and 0.379, respectively. However, PT is not significantly related to PE. H8a is not supported, but H8b and H8c are. Operations involving sellers and logistics continue to play an important role in improving PE. The ninth hypothesis examines the effects of multi-target trust on PR. Figure 2 reveals that ST is positively related to PR with a coefficient of -0.335 and significance of 0.001, but PT and LT are not significantly related to PR. As a result, H9a and H9c are not supported, but H9b is. The most significant risk of CBECS comes from seller opportunism. Finally, the tenth hypothesis examines the relationship among multi-target trust. Figure 2 presents that PT is significantly related to ST and LT with coefficients of 0.767 and 0.807, respectively. H10a and H10b are supported. Trust in the CBECS platform can be transferred to sellers and logistics.

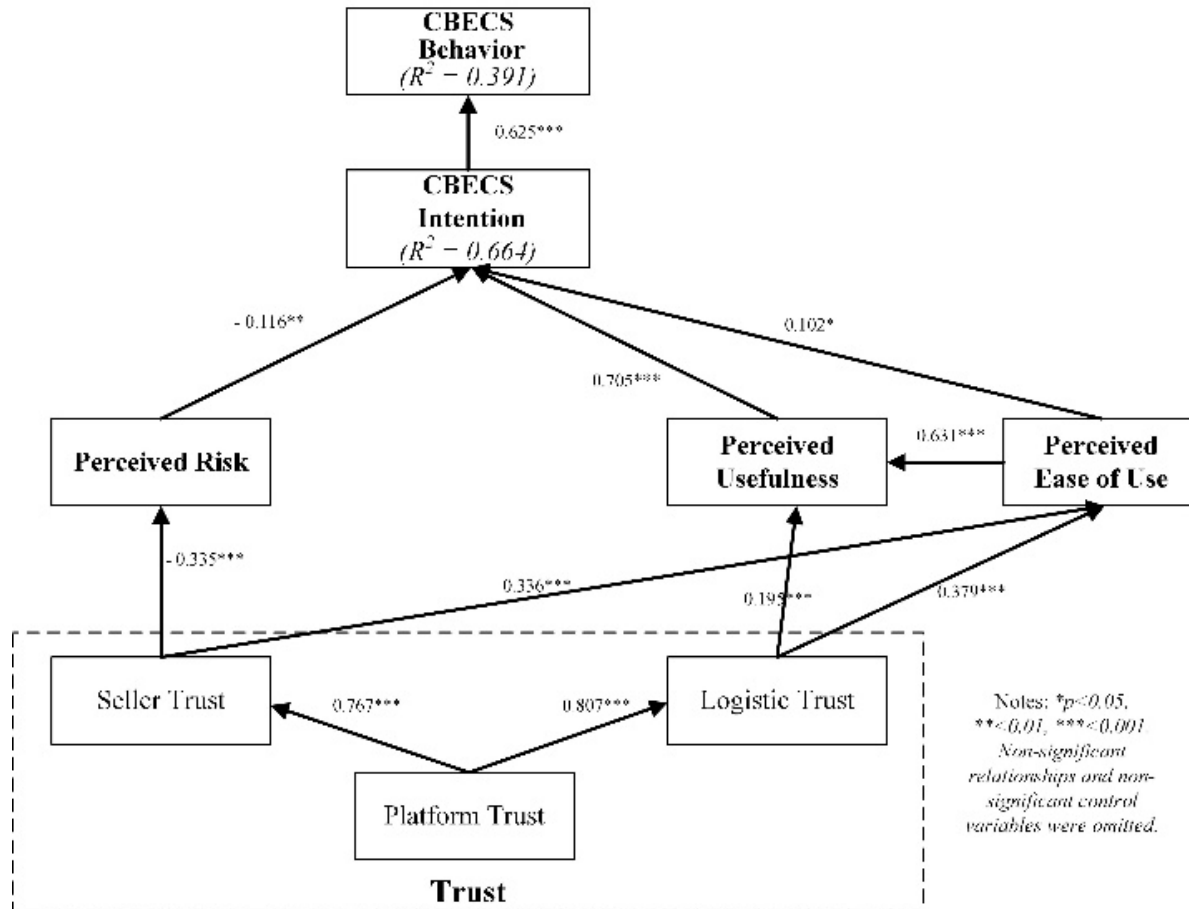


Figure 2: PLS-SEM results with standardized path coefficient

Source: author's work

Post-hoc Analysis

Obviously, the hypotheses mentioned above, as well as the testing and discussion, implies the existence of mediating paths from multi-target trust to dependent variables in this model. To gain a deeper understanding of the effects of multi-target trust, we conducted a mechanism analysis. The Smart-PLS program has the capability to compute mediating effects (Shiau et al., 2020). Table 3 presents the results that multi-target trust indirectly influences dependent variables through specific mediators. First, ST indirectly influences CBECSI through PR, and LT indirectly influences CBECSI through PU and PE. Second, multi-target trust can increase PU indirectly through LT and PE. Third, PT indirectly influences PE through ST and PT. Finally, PT decreases PR through ST. We also calculated the total effects matrix and found the total effects of PT, ST, and LT on CBECSI with coefficients of 0.456, 0.263, and 0.379, respectively. Therefore,

multi-target trust still plays an important role in improving CBECSI for domestic Chinese consumers.

Table 3: Mediating effects

Path	Coefficient	SE	BC 95% CI	
			Lower	Upper
PT→LT→PU	0.157	0.046	0.077	0.24
ST→PE→PU	0.213	0.05	0.128	0.313
LT→PE→PU	0.239	0.04	0.163	0.318
PT→ST→PE	0.258	0.055	0.151	0.364
PT→LT→PE	0.306	0.047	0.212	0.4
PT→ST→PR	-0.257	0.063	-0.385	-0.134
ST→PR→CBECSI	0.039	0.018	0.015	0.09
LT→PU→CBECSI	0.138	0.038	0.066	0.214
LT→PE→CBECSI	0.036	0.02	0.0	0.073

Source: author's work.

CONCLUSION AND RECOMMENDATION

Drawing from the theory of EAM, this study examined the CBECS acceptance of domestic consumers in China. We found that TAM factors still are key drivers of consumers' intention to shop through CBEC, and perceived risk decreases consumers' intention. With respect to trust, we conceptualized three types of trust that indirectly impact CBECS intention. The findings show that platform trust has positive effects on seller trust and logistics trust, seller trust influences perceived ease of use and perceived risk, and logistics trust impacts TAM factors.

These findings can provide valuable theoretical and management insights into the practices of CBEC. For theoretical implications, this study first tested the EAM theory in predicting CBEC behavior. Future research can integrate EAM and other theoretical perspectives to increase the effectiveness of understanding CBEC behavior. Additionally, our proposed model expands the EAM theory by dividing single-dimensional trust into multidimensional trust and exploring interconnected links among constructs. Future research could study CBEC behavior using multidimensionality or selecting the most appropriate type of trust. Studying the relationship between different types of trust is also recommended.

For practical implications, stakeholders need to improve customers' perceptions of the utility and convenience of products and services. Second, there is a requirement to lessen the risk (e.g., monetary or temporal loss) that customers feel they are exposed to. Finally, it is important

to improve multi-target trust. For example, a product description with high quality is beneficial in increasing a consumer's psychological involvement with items and platforms, which can promote trust and boost the desire to make a purchase. Because the level of trust that consumers have in sellers might affect their perception of risk, platforms ought to tighten seller management and boost seller default penalties. The experience of using logistics services should be improved, and one way to do this is by offering timely logistics tracking and reminder functionalities.

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Appendix: Variable Indicators and Loading

Variable and Indicator	Loading
<i>CBECS Intention (CBECSI)</i>	
Given the chance, I intend to use this platform for shopping	0.89
Given the chance, I predict that I should use this platform for shopping	0.89
I will likely transact with this platform in the near future	0.82
<i>Perceived Usefulness (PU)</i>	
Overall, I find this platform useful	0.91
I think this platform is valuable to me	0.94
The content on this platform is useful to me	0.94
This platform is functional	0.89
<i>Perceived Ease of Use (PE)</i>	
My interaction with this platform is clear and understandable	0.91
Interacting with this platform does not require a lot of mental effort	0.88
I find this platform easy to use	0.92
I find it easy to locate the information on this platform	0.89
<i>Perceived Risk (PR)</i>	
I think paying for cross-border products online is risky.	0.78
I think there are some risks in the transportation of the products	0.86
CBECS can lead to personal information leaks	0.79
I worry that the CBECS product is different from what I expect	0.81
<i>Platform Trust (PT)</i>	
I think that this platform has the necessary abilities to carry out its work	0.89
I think that this platform would not do anything intentional that would prejudice the user	0.87
I think that the information offered by this site is sincere and honest	0.89
<i>Seller Trust (ST)</i>	
I expect that the product provider on this platform means well	0.86
Product provider on this platform is truthful	0.91
Overall, product provider on this platform is capable and proficient	0.79
<i>Logistics Trust (LT)</i>	
I think that the logistics service would like users to track their orders	0.89
I would characterize logistics service on this platform as honest	0.89
Logistics service on this platform keeps commitments to deliver quality products	0.91